Title: MORTGAGE PRODUCT Inventor(s): Kazdin et al. DOCKET NO.: 037607-0194

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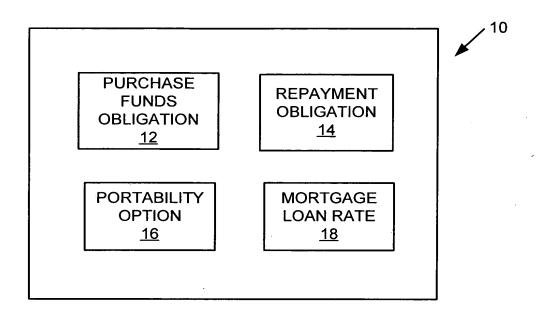


FIG. 1

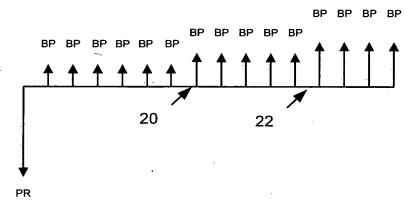


FIG. 2

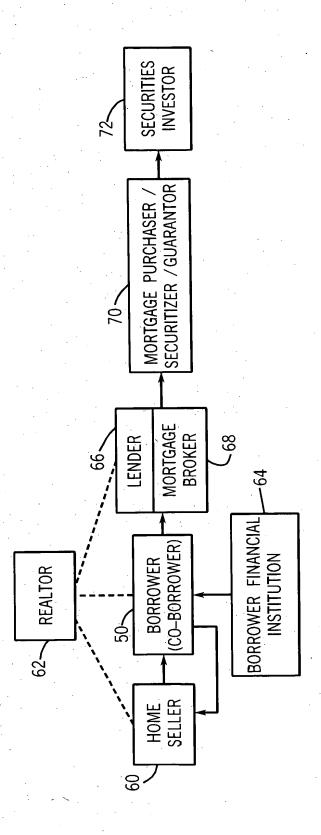


FIG. 3

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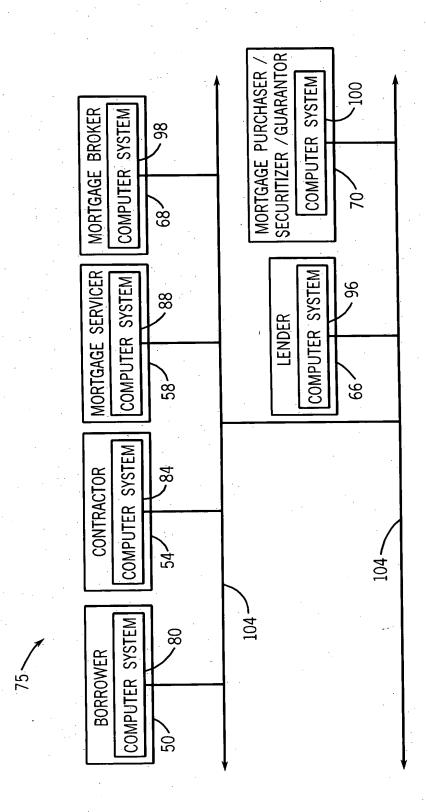


FIG. 4

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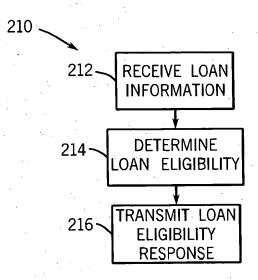


FIG. 5

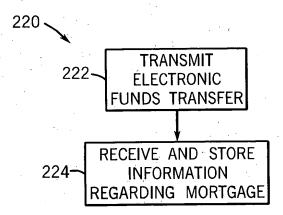


FIG. 6

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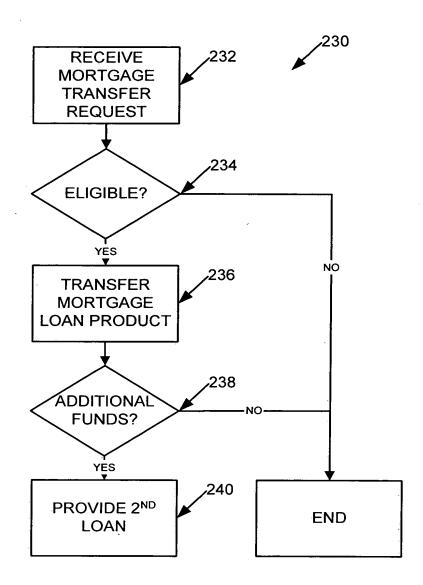


FIG. 7